

United States Bankruptcy Court
Southern District of Mississippi

In re:
Katelyn Marie Hayes
Coy Joshua Dewayne Hayes
Debtors

Case No. 25-50211-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jun 12, 2025

User: mssbad
Form ID: 318

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Katelyn Marie Hayes, Coy Joshua Dewayne Hayes, 2001 Arnold St, Waveland, MS 39576-3305
5475584	Franciscans Missionari, P.O. Box 677963, Dallas, TX 75267-7963
5482626	+ Kimberly D. Putnam, Esq., Dean Morris, LLC, Atty for NewRez LLC d/b/a shellpoint Mor, 1820 Avenue of America, Monroe, LA 71201-4530
5475589	+ Professional Emergency, PO Box 952639, Atlanta, GA 31192-2639
5475590	+ Radiology Associates, PO Box 7511, Mobile, AL 36670-0511

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: mtgbk@shellpointmtg.com	Jun 12 2025 19:28:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, NewRez LLC DBA Shellpoint Mortgage Servi, PO BOX 10826, GREENVILLE, SC 29603-0826
5475576	+ Email/Text: amscbankruptcy@adt.com	Jun 12 2025 19:29:00	ADT, PO Box 371490, Pittsburgh, PA 15250-7490
5475577	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 12 2025 19:33:11	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5475578	+ Email/PDF: bncnotices@becket-lee.com	Jun 12 2025 19:33:21	Amex, Po Box 981535, El Paso, TX 79998-1535
5475579	+ EDI: CAPITALONE.COM	Jun 12 2025 23:29:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5475580	+ EDI: CITICORP	Jun 12 2025 23:29:00	Citibank, Po Box 790040, St Louis, MO 63179-0040
5475581	+ Email/PDF: creditonebknofications@resurgent.com	Jun 12 2025 19:33:11	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5475582	+ EDI: DISCOVER	Jun 12 2025 23:29:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5475583	+ Email/Text: bankruptcy@efcufinancial.org	Jun 12 2025 19:29:00	Efcu Financial Fcu, P O Box 91001, Baton Rouge, LA 70821-9001
5475585	Email/Text: customerservice.us@klarna.com	Jun 12 2025 19:28:00	Klarna, PO Box 8116, Columbus, OH 43201
5475586	+ Email/Text: bankruptcy@neighborsfcu.org	Jun 12 2025 19:28:00	Neighbor's FCU, 7844 Goodwood Blvd, Baton Rouge, LA 70806-7627
5475587	+ Email/Text: mtgbk@shellpointmtg.com	Jun 12 2025 19:28:00	Newrez, Attn: Bankruptcy, P.O. Box 10826, Greenville, SC 29603-0826
5475588	+ EDI: AGFINANCE.COM	Jun 12 2025 23:29:00	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
5475591	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 12 2025 19:28:00	Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211

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5475592	+ EDI: SYNC	Jun 12 2025 23:29:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5475593	+ EDI: SYNC	Jun 12 2025 23:29:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
5475594	+ EDI: USBANKARS.COM	Jun 12 2025 23:29:00	Us Bk Cacs, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
5475595	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 12 2025 19:43:26	Wells Fargo Bank, Attn: Bankruptcy, 1 Home Campus Mac, Des Moines, IA 50328-0001

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

Name	Email Address
George Adam Sanford	trustee@mcraneymcraney.com MS18@ecfbis.com
Kimberly D. Putnam	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing kim.mackey@ms.creditorlawyers.com msecf@ms.creditorlawyers.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Coy Joshua Dewayne Hayes trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Katelyn Marie Hayes trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Katelyn Marie Hayes	Social Security number or ITIN	xxx-xx-6979
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Coy Joshua Dewayne Hayes	Social Security number or ITIN	xxx-xx-7251
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **25-50211-KMS**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Katelyn Marie Hayes**Coy Joshua Dewayne Hayes**
aka Coy J HayesDated: 6/12/25**By the court:** /s/Katharine M. Samson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.